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CERTIFICATE OF MAILING
I hereby certify that this correspondence is being deposited with the United States Post Office as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231, on
Date: 2-11-03
Name: Melissa Scanzillo
Signature: Melissa Scanzillo
Clifford Chance US LLP

Docket No. 3499-092

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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GROUP 3600

In re Application of: David Lawrence
Filed: March 20, 2001 Group Art Unit: 2163
Serial No: 09/812,628 Examiner: to be determined
For: AUTOMATED ACCOUNT RISK MANAGEMENT

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, D.C. 20231

Sir:

In order to comply with 37 CFR 1. 97 and 1.98, attached hereto is a copy of Form PTO-1449 and copies of the documents listed thereon.

Applicants respectfully request the Examiner's consideration of the cited reference and entry into the record of this application and that it be cited of record in the prosecution history of the present application by initialing Form PTO-1449 next to the document. Such initialing is requested even if the Examiner does not consider a cited document to be sufficiently pertinent to use in a rejection, or otherwise does not consider it to be prior art for any reason, or even if the Examiner does not believe that the guidelines for citation have been fully complied with. This is requested so that each document becomes listed on the face of the patent issuing on the present application.

The present Information Disclosure Statement is being submitted in compliance with 37 CFR 1.56, but the citation of such document is not to be construed as an admission that such document is necessarily relevant or prior art. No representation is intended that the cited documents represent the results of a complete search, and it is anticipated that the Examiner, in the normal course of examination, will make an independent search and will determine the best prior art consistent with 37 CFR 1.104 and, in the course of each search, will review for relevance every document cited on the attached form even if not initialed.

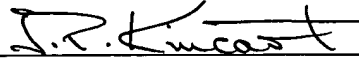
Also enclosed is a Foreign Search Report issued on January 27, 2003 for a foreign counterpart of the present patent application, in which the presently disclosed references were cited. Since a translation of the Search Report is also enclosed, it is believed that the applicants in the above-identified patent application have now met the "concise explanation" requirement of 35 C.F.R. 1.98.

The present Information Disclosure Statement has been submitted prior to the receipt of an Office Action in this application. Accordingly, no fee is due. However, in the event that a first Office Action was mailed on or before the date of submission of this disclosure statement, the Commissioner is hereby authorized to charge any fees to deposit Account No. 50-0521.

Respectfully submitted,

Date:

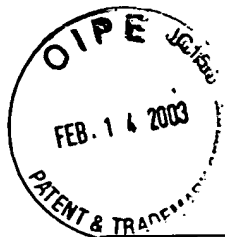
Feb. 10, 2005



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FORM PTO-1449 U.S. Department of Commerce Patent and Trademark Office INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)	Serial No. 09/812,628
	Inventors: David Lawrence
	Docket No. 3499,002

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GROUP 3000

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	DATE IF APPROPRIATE
	2002/0111890	8/15/02	Sloan et al.	705	36	8/10/01
	2002/0099640	7/25/02	Lange	705	37	3/16/01
	2002/0019804	2/14/02	Sutton	705	38	6/29/01
	2002/0046053	4/18/02	Hare et al.	705	1	8/21/01
	2001/0011243	8/2/01	Dembo et al.	705	36	3/20/01
	6,317,727	11/13/01	May	705	37	10/12/98
	6,119,103	9/12/00	Basch et al.	705	35	5/27/97

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION

OTHER DOCUMENTS

EXAMINER INITIAL	AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.
	Int'l Search Report dated 1/27/03 for PCT/US02/07243

EXAMINER	DATE CONSIDERED
EXAMINER: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Form PTO-1449 [6-4]